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Applicant : Andreas Mau  
Serial No. :  
Filed : July 15, 2003  
Title : REAL-TIME BENEFITS SERVICE MARKETPLACE

Commissioner for Patents  
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INFORMATION DISCLOSURE STATEMENT

Copies of the references listed on the attached form PTO-1449 are enclosed.

This statement is being filed with the application. Please apply any charges or credits to  
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Respectfully submitted,

Date: \_\_\_\_\_

July 15, 2003



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Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 13905-020001	Application No.
<b>Information Disclosure Statement by Applicant</b> (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant Andreas Mau	
		Filing Date July 15, 2003	Group Art Unit

U.S. Patent Documents							
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	2002/0149616	10/2002	Gross et al.			
	AB	2001/0037214	11/2001	Raskin et al.			

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AC							

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	AD	Singerman "The Impact of the Electronic Signatures Act on Plan Administration" Journal of Pension Benefits, pp. 3-8.
	AE	O'Neal et al. , "HR-XML Consortium Benefits Enrollment Recommendation, February 26, 2003, pp. 121
	AF	Source Medical TherapySource HIPAA Position Paper Health Insurance Portability and Accountability Act of 1996; Public Law 104-191, formerly the Kennedy-Kassenbaum Bill, pp. 1-12
	AG	SAP Solution Brief mySAP™ Financials Next-Generation Intergration, June 1, 2001.
	AH	THIN THIN/HCSC-Standard EDI 834 Companion Document ASC X12N Benefit Enrollment and Maintenance Version 4010 May 2003, pp. 1-9
	AI	Zimdars, "HIPAA: The Electronic Transactions and Security Standards" HIPAA Transaction and Security Standards, pp. 1-4, May 23, 2001 <a href="http://echoman.com/knowledgesource/HIPAA_transaction_standards.htm">http://echoman.com/knowledgesource/HIPAA_transaction_standards.htm</a>
	AJ	QS Technologies HIPAA (updated April 10, 2001) Flash: Final HIPAA Security and Electronic Signature Rule Approved, pp 1-8, <a href="http://www.qstechnologies.com/hipaa.htm">http://www.qstechnologies.com/hipaa.htm</a>
	AK	CPSI Clear direction for healthcare HIPAA Standards for Electronic Transactions, January 19, 2001, Mobile, AL
	AL	Vawter et al., "J2EE vs. Microsoft.net A comparison of building XML-based web services" The Middleware Company EJB, J2EE, and XML Web Services Expertise, Sun Microsystems, Inc., 2001, pp. 1-25
	AM	National Electronic Data Interchange Transaction Set Implementation Guide, Benefit Enrollment and Maintenance 834 CS X12N 834 (004010x095), ASC X12N, Insurance Subcommittee Implementation Guide, May 2000, pp.1-163
	AN	Concio White Paere on HIPAA Compliance Issues & Management, pp.1-23, 2001.
	AO	
	AP	

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	